Release Summary and Information

Product	Release Date	Released to the Following
CU*BASE® GOLD *and* **CBX®** **Version #** **25.10**	**October 12, 2025**	• Online Credit Unions • Self-Processors • Site-Four Credit Unions

| **Documentation Updates:**

 Updated resource guides and online help topics will be posted on our website no later than:

 Friday, October 10, 2025 | **Additional Resources:**

 Database Changes
 Tool Changes
 Register for Release Training
 Release Training Video

 Available Soon:

 Resources Companion Guide | **Key to the Symbols:**

 ✅ You'll see it immediately.
 ✏️ You'll need to activate it.
 👤 You'll need to work with a CSR to set it up.
 💲 There may be related fees; contact a CSR. |

This release includes changes to key database tables (files). **You must update your automated Queries** before their next scheduled run date! See the separate Database Changes announcement for instructions.

Included in this Release

Revised: September 24, 2025

Top Enhancements

☑ Require Two-Factor Authentication for Online Banking Password Resets

*Learn more in **It's Me 247** Strategies to Control Member Access and [online help](#)*

Currently two-factor/multi-factor authentication (2FA/MFA) is available as an option for your credit union to configure in **It's Me 247** for first-time logins, standard login, personal information changes, or P2P enrollment.

With this release, we are excited to bring you the additional option to configure two-factor authentication for password resets initiated by a member using the "It forgot my password" feature in online banking. If 2FA for password reset is activated, a member attempting to reset their password is now prompted to enter a confirmation code sent via text or email (also configurable) to set up their own password. This new functionality is configured on the updated the *Online/Mobile/Text Banking Configuration* screen (**Tool #569)**.

> Members will still need security questions to access online banking. After resetting their password with 2FA, the member will be required to logon including entering a security question answer.

We also redesigned the *Update Online/Mobile Banking Access* screen (accessed via **Tool #72** and **Tool #14** *Member Personal Banker* that your employees use to reset password for members. This includes moving the messaging that used to alert MSRs the reason the password expired (non-use, end of temporary password period, etc.) directly to this screen.

The shortcut to accesses the screen has been changed to **OLBPIN**.

- Additionally, the *optional* custom password reset feature, which allows employees to enter a password outside your password reset configuration, has been updated to function as a temporary password. The system will require the member to select their own password, or it will expire, adding an additional layer of security.

☑ Audio Banking PIN Reset Now Has Own Tool and Screen

*Learn more in CU*Talk Introductory Guide and [online help](#)*

With this release, we have separated the PIN reset feature for CU*Talk from the password reset feature for online banking mentioned above. Now reset audio banking PINs for members using **Tool #1072 Update Audio Response Access** with a new shortcut **ARUPIN**.

Member Facing

☑ Account Aggregation for BizLink 247 – A Game Changer for Business Members!

Learn more: [online help](#)

Here's a new feature that your business members are going to love! With this release, we're adding a new option under **Tool #14** *Member Personal Banker* that will allow credit unions to offer an account aggregator and "jump" feature in **BizLink 247**.

👁 See & Jump to Your Other Business Accounts

If your credit union has a business membership that oversees multiple business accounts, you can set up cross-account viewing and the ability to seamlessly switch to another account, complete a task, then switch back without having to sign out and back in. That means less time juggling passwords for your business members!

The account aggregator module also features a "Filter Accounts" tool that allows business employees to see accounts for a specific business membership with just a few clicks. Additionally, the module offers cross-account totals that are categorized by product such as share accounts, certificates, and loans.

Each business employee will still have their own permissions on each individual account, configured by your credit union with **Tool #14**. For example, this will ensure that an accountant on one of the memberships won't have the same permissions as the CEO on one of the other memberships.

☑ Members Know Immediately if They Have Pending ACH Items

This feature was implemented on September 16, 2025.

Members can more easily see in **It's Me 247** if they have a pending ACH item.

A new "You Have a ACH Items Pending" link now appears on their transaction history page when they have pending items.

When the member clicks this link, they are directed to the page to view their items, and post them early, if allowed by your credit union.
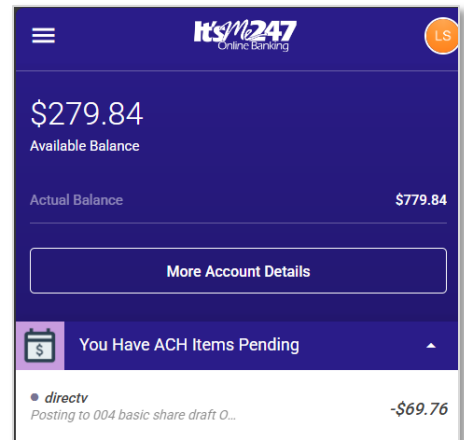
Lending

☑ Schedule Future Loan Rate Changes – No Need to Stay Up in the Middle of the Night Anymore!

Learn more: online help

Thank you, Diversified Members Credit Union for your assistance with this Idea form. Thanks also to other credit union champions of this feature.

Your loan team will give a big cheer for this loan change coming with 25.10 – and enjoy more full nights of sleep. No need to change your loan rate changes on demand anymore!

With this release, you now can schedule loan rate changes for a future date, as you currently can do with savings and certificate rates. Use **Tool #506** *Member Rate Maintenance* and enter a base rate and a rate change date.

Some notes on this new functionality:

- This new feature is for the loan product base rates only.
- Any deviation from the base rate, including risk-based pricing will change accordingly.

We are excited to put this change into the hands of your loan team!

📝 Pull Re-Decisions with the FUEL Decision Model

Learn more: online help

With this release, you'll be able to run the FUEL decision model several times on the same loan application *without* having to pay for a new credit report pull each time.

The ability to pull a new decision without having to pull a new credit report will be a relief for those who've ran the FUEL model while missing key data or having incorrect data. Simply edit the loan information and select **Refresh this Decision** on the Credit Report – Decision screen to pull an updated decision.

Re-decisions are only allowed on the loan application for which the credit report was pulled, but there is no limit to the number of re-decisions allowed for that application. The period of time during which re-decisions are allowed after pulling the credit report is configured in **OPER Tool #5408 *Online Credit Bureau Config***. Contact a Client Service Representative to configure this feature for your credit union.

Audit

📝 Enhanced Abnormal Activity Monitoring: Stop-No-Go Patterns for ACH Deposits

Learn more: online help

Stop suspicious ACH deposits *before* they post! Utilize the new "stop-no-go" ACH deposit abnormal activity monitoring pattern to define your acceptable limits for the automated posting of ACH deposits. When the configured thresholds are met, any additional ACH deposits will be sent to your exceptions for review, with a reason code of ABNL, allowing the credit union to look for name mismatches, nature and purpose of the account, etc. Credit unions can then elect to manually post or return ACH items.

Use **Tool #101 *Abnormal Activity Monitoring Config*** to select *Stop-No-Go Patterns* and the hard-coded ACH deposit pattern to configure your thresholds. The pattern can be set up to trigger when an ACH deposit exceeds the defined amount allowed and/or when the number of deposits and cumulative amount total exceeds the configured threshold. You'll be able to set separate limits for select membership designation(s) and all other membership designations.

Set Up Transaction Patterns to Monitor

Pattern name	**ACHDEPOSIT**	Last maintained **07/11/25** by
Description	**ACH deposits over specified limits**	
☐ Active		

Pattern Criteria

For Memberships Designations [1 Selected 🔍]

Watch for: Single ACH deposit of more than [1200] (whole dollars) OR

ACH deposit(s) of more than [0] per day and total deposit amount over [0]

All other Membership Designations

Watch for: Single ACH deposit of more than [500] (whole dollars) OR

ACH deposit(s) of more than [0] per day and total deposit amount over [0] (whole dollars)

End